

Amendments herein is found at the end of this Amendment under *Version With Markings To Show Changes Made*.

9. (Twice Amended Herein) A method for applying a group payment to a group, the group comprising a plurality of accounts spanning a plurality of credit products, comprising the steps of:

receiving a payment at a payment processor and entering the payment into a computer system;

determining that the payment is a group payment, wherein determining that the payment is a group payment includes identifying one or more accounts to which the payment is associated and determining that the one or more accounts are associated with a group;

determining which accounts are included in a group payment allocation defined in relation to the group;

comparing the group payment to a group balance, wherein the group balance indicates a liability due in relation to one or more accounts associated with the group payment allocation;

based upon the comparison between the group payment and the group balance, identifying a group payment option using the computer system;

calculating the group payment allocation in the computer system using the group payment option, the group payment, the group balance, and the balances of the accounts included in the group payment allocation; and

applying the group payment to the accounts included in the group payment allocation, wherein a liability associated with one or more accounts included in the group payment allocation is reduced through application of at least a portion of the payment.

10. (As Filed) The method of Claim 9, wherein the step of determining which accounts are included in a group payment allocation comprises:

determining which accounts were included in the group balance on a last group statement.

11. (As Filed) The method of Claim 9, wherein the group balance is a group minimum payment due.

12. (As Filed) The method of Claim 9, wherein the group balance is a group last statement balance.

13. (As Filed) The method of Claim 9, wherein the group balance is a group delinquency amount.

14. (As Filed) The method of Claim 9, further comprising the steps of:
determining whether the group payment is subject to an allocation instruction;

if the group payment is subject to the allocation instruction, then applying the group payment to the accounts in the group according to the allocation instruction.

15. (As Filed) The method of Claim 9, wherein the allocation instruction is a standing instruction that applies to all payments received.

16. (As Filed) The method of Claim 9, wherein the allocation instruction applies to a specific payment received.

17. (Once Amended Herein) A method for applying a group payment to a group, the group comprising a plurality of accounts spanning a plurality of products, including a key account and a dependent account, comprising the steps of:

entering a payment into a computer system;

determining whether the payment is a group payment;

determining whether payment for the dependent account is due from a primary owner for the group or from a dependent cardholder associated with the dependent account wherein the primary owner for the group is associated with the key account and the dependent cardholder is associated with the dependent account;

determining that payment for the dependent account is due from the primary owner for the group, and applying the group payment to the key account and the dependent account by:

using a computer system to access a database, and to determine a group balance from information accessed from the database;

comparing the group payment to a group balance;

based upon the comparison between the group payment and the group balance, identifying a group payment option;

allocating the group payment between the key account and the dependent account based upon the group payment option, the group payment, the group balance, a key account balance and a dependent account balance; and

applying the group payment in accordance with the allocation to reduce a liability due in association with at least one of the dependent account and the key account.

18. (As Filed) The method of Claim 17, further comprising the step of:
if the group payment exceeds the group balance, then allocating an amount of the group payment that exceeds the group balance to the key account.

19. (As Filed) The method of Claim 17, wherein the group balance is equal to a sum of a key account last statement balance and a dependent account last statement balance, further comprising the step of:

if the group payment equals the group balance, then allocating the payment to the key account and the dependent account to satisfy the key account last statement balance and the dependent account last statement balance.

20. (As Filed) The method of Claim 17, wherein the group balance equals a sum of a key account minimum payment due and a dependent account minimum payment due, further comprising the step of:

C1
if the group payment equals the group minimum payment due, then allocating the group payment to the key account and the dependent account to satisfy the key account minimum payment due and the dependent account minimum payment due.

21. (As Filed) The method of Claim 17, further comprising the steps of:

if the group payment does not equal the group balance, then determining a second group payment option; and

allocating the group payment to the key account and the dependent account in accordance with the second group payment option.

22. (As Filed) The method of Claim 17, further comprising the steps of determining whether the group payment is subject to an override instruction;

if the group payment is subject to the override instruction, then allocating the group payment between the key account and the dependent account in accordance with the override instruction.

62. (Previously Added) A method for applying payments to an account group, wherein the account group includes two or more accounts, the method comprising:

receiving a payment;

comparing an amount of the payment to a group balance, wherein the group balance is an aggregate of two or more balances associated with accounts of the account group;

identifying a group payment option based at least in part on the comparison of the payment to the group balance; and

allocating the payment to one or more accounts within the account group based at least on the group payment option.

63. (Previously Added) A method for applying payments to an account group of two or more credit accounts, the method comprising:

comparing an amount of a received payment to a group balance, wherein the group balance is an aggregate of two or more balances associated with accounts of the account group;

identifying a group payment option based at least in part on the comparison of the payment to the group balance; and

allocating the payment to one or more accounts within the account group based at least on the group payment option.

64. (Previously Added) A method for applying payments to an account group, wherein the account group comprises two or more credit accounts, the method comprising:

comparing an amount of a received payment to a group balance, wherein the group balance is an aggregate of two or more balances associated with accounts of the account group; and

allocating the payment to one or more accounts within the account group based at least on the on the comparison of the payment to the group balance.

65. (Previously Added) A method for allocating a payment between two or more credit accounts combined in an account group, the method comprising:

determining whether the payment is a group payment applicable to the account group;

determining which accounts within the account group that the payment is to be applied;

comparing the payment to an aggregate of balances associated with two or more accounts within the account group; and

based at least in part upon the comparison, calculating the allocation of the payment between one or more accounts within the account group.

66. (Previously Added) A method for allocating payments for an account group, wherein the group of accounts comprises two or more accounts, the method comprising:

calculating an allocation of a payment between two or more accounts within the account group; and

allocating the payment to the according to the calculation.

67. (Previously Added) The method of claim 27, the method further comprising:

receiving the payment.

68. (Previously Added) The method of claim 28, the method further comprising:

determining whether the payment is a group payment.

69. (Previously Added) The method of claim 27, the method further comprising:

determining which accounts within the account group are included in a group payment allocation.

70. (Previously Added) The method of claim 27, the method further comprising:

comparing the payment to a group balance, wherein the calculating the allocation of the payment is based at least in part on the comparison of the payment to the group balance.

C1 71. (Previously Added) The method of claim 31, the method further comprising:

based at least in part on the comparison of the payment to the group balance, identifying a group payment option.

72. (Previously Added) The method of claim 27, the method further comprising:

identifying a group payment allocation, wherein the calculating the allocation of the payment is based at least in part on the identifying the group payment allocation.

73. (Added Herein) A method for applying a group payment to a group of accounts, comprising the steps of:

using a computer system, providing a document containing a request for payment, wherein the request for payment includes a payment amount that satisfies an outstanding balance on at least one credit account;

receiving a payment, wherein the payment is associated with the at least one credit account;

C2 using the computer system, identifying a group of accounts associated with the at least one credit account; and

in an automated manner, applying a portion of the payment to the at least one credit account, and to at least one other account within the group of accounts.

74. (Added Herein) The method of claim 73, the method further comprising:

determining that the payment is a group payment;